

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 5540-AG07-0629-160

IN THE MATTER OF:

RIVER CITY LAND TITLE, LLC)
4703 THEATER DRIVE)
EVANSVILLE, IN 47715)
LICENSE NUMBER: 34890)

SHANNON LIBBERT)
1933 NEWTON AVENUE)
EVANSVILLE, IN 47715)
LICENSE NUMBER: 44937)

FILED

FEB 10 2009

STATE OF INDIANA
DEPT. OF INSURANCE

Type of Agency Action: Enforcement

FINAL ORDER

On December 23, 2008, the Administrative Law Judge, filed her Findings of Fact, Conclusions of Law and Recommended Order in the above-captioned matter.

1. The Department served Findings of Fact, Conclusions of law, and Recommended Order and Notice of Filing Recommended Order on Respondents by mailing the same to her home address and business address.
2. The Department has complied with the notice requirements of Ind. Code §4-21.5-3-17.
3. Respondents have not filed an objection with the Commissioner regarding the Administrative Law Judge's Recommended Order, and more than eighteen (18) days have elapsed.

Therefore, the Commissioner of Insurance, being fully advised, now hereby adopts in full the Administrative Law Judge's Findings of Fact, Conclusions of Law, and Recommended Order and issues the following Final Order:

IT IS THEREFORE ORDERED by the Commissioner of Insurance:

1. River City's license (34890) shall be permanently revoked.
2. River City shall pay restitution to the 181 consumers charged a title insurance binder fee in the aggregate amount of \$74,180.33, within one year of the date of the Commissioner's final order. Said restitution shall be paid in conjunction with any order issued by the Secretary of State, Indiana Securities Division, against DeWitt Mortgage, up to \$74,180.33.
3. Ms. Libbert's license (44937) shall be on probationary status for a period of three (3) years, and is subject to the following terms:
 - a. During her first year of probation, Ms. Libbert shall complete ten (10) hours of RESPA-related continuing education, not to count toward her annual continuing education requirements.
 - b. Ms. Libbert shall send quarterly business reports for the three (3) year probationary period to the Indiana Department of Insurance, Title Division, 311 West Washington Street, Indianapolis, Indiana, 46204. The reports shall contain the following information:
 - i. Training attended;
 - ii. A list of insurance companies she holds appointments with;
 - iii. New business placed;

iv. Current employment information and a description of
duties performed; and

v. Continuing education courses completed.

4. Ms. Libbert shall pay an administrative penalty in the amount of \$500.00, to be
paid within 60 days of the Commissioner's final order.

ALL OF WHICH IS ORDERED by the Commissioner this 10 day of February, 2009.



James Atterholt, Commissioner
Indiana Department of Insurance

Copies to:

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